

United States Bankruptcy Court
Southern District of Mississippi

In re:
Tammi S Terrell
Debtor

Case No. 25-50490-KMS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: Apr 07, 2025

User: mssbad
Form ID: 3091

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 09, 2025:

Recip ID	Recipient Name and Address
db	+ Tammi S Terrell, 212 Shady School Rd, Laurel, MS 39443-9082
5494813	+ Cynthia Terrell, 1080 Shubuta Eucutta R, Shubuta, MS 39360-9626
5494814	+ First Progress, Attn: Bankruptcy, Po Box 9053, Johnson City, TN 37615-9053
5494817	+ Network Services, Inc, Attn: Bankruptcy, Po Box 1725, Hattiesburg, MS 39403-1725
5494819	+ Scott's Wrecker Servic, 5367 Co Rd 280, Vossburg, MS 39366-9415

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: trollins@therollinsfirm.com	Apr 07 2025 19:28:00	Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr	Email/Text: ecfnofices@rawlings13.net	Apr 07 2025 19:29:00	David Rawlings, David Rawlings, Chapter 13 Trustee, P.O. Box 566, Hattiesburg, MS 39403
ust	+ Email/Text: ustpregion05.ja.ecf@usdoj.gov	Apr 07 2025 19:29:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
5494809	+ EDI: CAPITALONE.COM	Apr 07 2025 23:29:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5494810	+ Email/Text: bankruptcy@car-mart.com	Apr 07 2025 19:29:00	Colonial Auto Finance, Attn: Bankruptcy, 1805 N 2nd St, Ste 401, Rogers, AR 72756-2423
5494811	+ Email/Text: ebnnotifications@creditacceptance.com	Apr 07 2025 19:29:00	Credit Acceptance, Attn: Bankruptcy, 25505 West 12 Mile Rd, Ste 3000, Southfield, MI 48034-8331
5494812	+ EDI: CRESCENTBANK.COM	Apr 07 2025 23:29:00	Crescent Bank, Attn: Bankruptcy, Po Box 61813, New Orleans, LA 70161-1813
5494815	+ Email/Text: bankruptcy@kikoff.com	Apr 07 2025 19:29:00	Kikoff, Attn: Bankruptcy, 75 Broadway, San Francisco, CA 94111-1423
5494816	+ EDI: NFCU.COM	Apr 07 2025 23:29:00	NAVY FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
5494818	+ Email/Text: ABENTLEY@OKINUS.COM	Apr 07 2025 19:28:00	Okinus, Inc, Attn: Bankruptcy, 147 W Railroad St, S, Pelham, GA 31779-1631
5494821	Email/Text: credit-bureau-reporting-disputes@sezzle.com	Apr 07 2025 19:28:00	Sezzle, Attn: Bankruptcy, Po Box 3320, Minneapolis, MN 55403
5494820	+ Email/Text: bankruptcy@self.inc	Apr 07 2025 19:29:00	Self Financial, Inc., Attn: Bankruptcy, 515 Congress Ave, Ste 1550, Austin, TX 78701-3539
5494822	+ Email/Text: bankruptcy@sunrisecreditservices.com	Apr 07 2025 19:29:00	Sunrise Credit, Attn: Bankruptcy, Po Box 9004, Melville, NY 11747-9004
5494823	+ EDI: VERIZONCOMB.COM	Apr 07 2025 23:29:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO 63304-2225

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 09, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 7, 2025 at the address(es) listed below:

Name	Email Address
David Rawlings	ecfnotices@rawlings13.net sduncan@rawlings13.net
Thomas Carl Rollins, Jr	on behalf of Debtor Tammi S Terrell trollins@therollinsfirm.com jennifer@therollinsfirm.com;tcr25law@gmail.com;notices@therollinsfirm.com;kerri@therollinsfirm.com;brenne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 3

Notice of Chapter 13 Bankruptcy Case

United States Bankruptcy Court Southern District of Mississippi

Information to identify the case:

Debtor 1	Tammi S Terrell	Social Security number or ITIN xxx-xx-0344
	First Name Middle Name Last Name	EIN _ _ - _ _ _ _ _
Debtor 2		Social Security number or ITIN _ _ _ _
(Spouse, if filing)	First Name Middle Name Last Name	EIN _ _ - _ _ _ _ _
United States Bankruptcy Court for the Southern District of Mississippi		
Case number: 25-50490-KMS		Date case filed for chapter 13 4/4/25

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit www.mssb.uscourts.gov

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Tammi S Terrell	
2. All other names used in the last 8 years	fka Tammi Brewster, fka Tammi Rhodes	
3. Address	212 Shady School Rd Laurel, MS 39443	
4. Debtor's attorney Name and address	Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601-500-5533 Email trollins@therollinsfirm.com
5. Bankruptcy trustee Name and address	David Rawlings David Rawlings, Chapter 13 Trustee P.O. Box 566 Hattiesburg, MS 39403	Contact phone 601-582-5011 Email ecfnotices@rawlings13.net
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.uscourts.gov .	Dan M. Russell, Jr. U.S. Courthouse 2012 15th Street, Suite 244 Gulfport, MS 39501	Office Hours: Monday – Friday 8:00 AM – 5:00 PM Contact phone 228-563-1790 Date: 4/7/25

For more information, see page 2

Debtor **Tammi S Terrell**Case number **25-50490-KMS**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 8, 2025 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Trustee: David Rawlings Zoom video meeting. Go to zoom.us/join, enter Meeting ID 431 357 5185 and Passcode 8402453787 , OR call 769-267-0361. For additional meeting information go to www.justice.gov/ust/moc
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Filing deadline: 7/7/25 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> Deadline for all creditors to file a proof of claim: (except governmental units) </div> <div> Filing deadline: 6/13/25 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> Deadline for governmental units to file a proof of claim: </div> <div> Filing deadline: 10/1/25 </div> </div> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <div style="display: flex; justify-content: space-between;"> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> </div>	
9. Filing of plan	Miss. Bankr. L.R. 3015-1(d) requires the debtor to serve a copy of the plan and related notice on the Trustee, the US Trustee, and all creditors. The plan may contain a motion for valuation of security and/or a motion to avoid lien. <u>Any objection to the plan or to any motion contained therein shall be in writing and filed with the Clerk of Court on or before May 22, 2025.</u> Objections will be heard on July 8, 2025 at 01:30 PM in the William Colmer Federal Building, 701 N. Main Street, Hattiesburg, MS 39401, unless otherwise ordered by the court. If no objection is timely filed, the plan may be confirmed without a hearing.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	